

# PUBLIC SUBMISSION

<b>As of:</b> September 28, 2015 <b>Received:</b> September 24, 2015 <b>Status:</b> Pending_Post <b>Tracking No.</b> 1jz-8lb2-yn49 <b>Comments Due:</b> September 24, 2015 <b>Submission Type:</b> Web
---

**Docket:** EBSA-2010-0050

Definition of the Term ‘Fiduciary’; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

**Comment On:** EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

**Document:** EBSA-2010-0050-DRAFT-7666

Comment on FR Doc # 2015-08831

---

## Submitter Information

**Name:** Raymond Dempsey

**Address:**

60 Birchwood Road  
Northbrook, IL, 60062

**Email:** ray\_dempsey@hotmail.com

**Phone:** 847-272-2396

---

## General Comment

I trade puts, selling them in 2 IRA accounts, and 2 roth IRA accounts. It has been a good income stream for us. It is the same thing as buying a stock. I have the cash in the account for every single share, should I be assigned on any put. If you understand options, then you would understand that this is hardly risky.

I don't need the government telling me how to invest MY \$.